

THE PENNSYLVANIA CONSUMER IN WARTIME

(REVISED)

Introduction and Directions for Setting Up Course

Prepared by

**Sub-Committee on Adult Education of
Advisory Committee on Consumer Interests**

**STATE COUNCIL OF DEFENSE
COMMONWEALTH OF PENNSYLVANIA
Harrisburg**

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This leaflet is the Introduction to a series of Study Outlines on Consumer Problems in Wartime. The series covers the following topics:

Homemakers' Food Problems

Homemakers' Clothing Problems

Homemakers' Care of Household Equipment

Housing Our Families in Wartime

Consumer-Retailer Cooperation

Budgeting and Wise Buying

Price Control and Rationing

You may have any or all of the series for use of group leaders or teachers by writing to the Chairman, Advisory Committee on Consumer Interests, State Council of Defense, State Capitol, Harrisburg, Pa.

Read the Introduction to the Series carefully for information on conducting the course, selection of leadership, and award of certificates by the Advisory Committee on Consumer Interests, State Council of Defense, through the Civilian Defense County Consumer Chairman.

FOREWORD

Nothing is more important as a contribution to winning the war than thrift: to preserve that which we have, to make use of substitutes available and to learn to extract the greatest usefulness from all material things is a contribution every one can make. These splendid study outlines of simple practical help to housewives, retailers and other consumers have my most hearty and thorough appreciation and endorsement. As Commander of War Services for Pennsylvania, I urge you to avail yourselves of the help they can give you.

MRS. WORTHINGTON SCRANTON,
*Commander of War Services,
State Council of Defense.*

ACKNOWLEDGMENTS

To satisfy the requests of informal study groups for material on wartime living problems, a set of outlines has been prepared by the Sub-Committee on Adult Education of the Advisory Committee on Consumer Interests. Each topic is prepared as a separate pamphlet in order to facilitate any reprinting necessary to keep the series up-to-date in these rapidly changing times.

This work would not have been possible without the keen interest and fine editorship of the chairman of the Sub-Committee on Adult Education, Miss Grace K. Nadig, Director of the Department of Home Economics, Temple University. It is due to her efforts that the experts, whose names are appended to the lessons for which they should be credited, were enlisted in this service of consumer education in wartime. To them and to the members of the committee we acknowledge with pleasure our indebtedness for time and labor spent in so constructive a contribution towards strengthening the homefront during this war.

HELEN KINGSBURY ZIRKLE,
*Chairman, Advisory Committee
on Consumer Interests.*

Sub-Committee on Adult Education:

Miss Grace K. Nadig, Temple University, *Chairman.*

Miss Agnes Brumbaugh, The Pennsylvania State College.

Dr. Edward G. Cornelius, Bucknell University.

Mr. Harvey E. Gaymen, Pennsylvania State Education Association.

Mrs. Anna G. Green, State Department of Public Instruction.

Miss Irene McDermott, Pittsburgh Public Schools.

Mr. Hugh G. Pyle, The Pennsylvania State College.

Dr. H. F. Weber, Lock Haven State Teachers College.

INTRODUCTION

This outline of suggested lessons in Consumer Problems in Wartime was written and compiled by the members of the Sub-Committee on Adult Education, as part of the work of the Advisory Committee on Consumer Interests of the Pennsylvania State Council of Defense. The work of this sub-committee is an attempt to meet the wartime need for study in consumer problems since changes in materials, foods and supplies, due to war requirements, necessitate modern information for the homemaker. The committee did not try to plan lessons which would cover all of the problems of consumers, but rather selected those which are common to all homemakers and which probably are most serious because of diminishing supplies and rationing.

Several of the topics should be divided into two or more lessons. The committee has suggested the number of lessons at the beginning of each topic. A lesson should be two hours in length, allowing for discussion, and the entire series should take a minimum of thirty hours of actual class time. There may be some groups who wish to carry out projects and class discussions which will require a longer period of time, while other groups may wish to study only selected lessons in the series.

The leaders or teachers of each group should be persons whose training, experience and knowledge of the subject matter qualify them to teach. Persons trained in the fields of Social Science, Home Economics and Business Education are particularly well prepared for leadership in this work.

GRACE K. NADIG,

*Chairman, Sub-Committee on
Adult Education of the
Advisory Committee on
Consumer Interests.*

SUGGESTIONS FOR LEADERS

By HUGH G. PYLE

Central Extension Service, The Pennsylvania State College

This is a practical study outline, very brief in its treatment of consumer problems, but designed to indicate the aspects of the situation on which civilians in Pennsylvania should be informed in time of war. This outline does not preclude bringing to the discussion group additional materials for study.

This should be a workshop type of course conducted very informally. Roughly, it is planned for fourteen (14) sessions of approximately two (2) hours each. Probably only one, or at the most two, sessions per week should be held. The leader for each study group should be a home economics specialist in the county, a teacher of social studies or of business and commercial subjects, or some one qualified by training to conduct adult discussion groups. Persons with experience in adult education are to be found in nearly all communities, but it is preferable that a leader is chosen who has been trained in this field. Those county chairmen who experience difficulty in getting qualified leaders should write the Chairman, Advisory Committee on Consumer Interests, State Council of Defense, State Capitol, Harrisburg, for advice and assistance. Frequently, one leader may be able to give several courses.

Upon certification of the completion of at least eight (8) lessons of the course by the leader to the County Consumer Chairman, each member will receive a certificate from the State Council of Defense.

Admittedly, many aspects of the consumer's problem are of a controversial nature. This is characteristic of the social studies. If we would bring understanding to a teaching situation, the leader must know what institutions and organizations have fostered these beliefs and prejudices.

These prejudices are realities in the same way in which brick walls are realities, and they have a number of things in common with brick walls. They cannot be destroyed, for example, simply by having courageous but not very wise people beat them down with their heads. Prejudices may even become stronger in the act, but brick walls may be removed by taking them down a brick at a time, and this is also true of prejudices. The leader of a discussion group on consumer problems will almost certainly encounter these situations, and they should be dealt with in an understanding manner. To the greatest extent possible, the leader should relate discussion to *local* problems. Members of the discussion group should be encouraged to bring into the sessions news clippings, articles, and the like, bearing on the subject for discussion.

A few brief suggestions for discussion leaders are here given. Their source is some publications of the Bureau of Agricultural Economics of the United States Department of Agriculture (see bibliography appended).

The leader should provide a table about which the entire group, including the leader, can be seated so that each person can see every one else. If a blackboard is available, it may be very useful at times. Start on time and close on time. *Every one* should take part, but let no one monopolize the discussion, either the leader or a group member.

In carrying on the discussion make your own careful preparation. Plan an easy connection between the interests and experience of your group members and your study outline materials. Get a sharply defined question before the group at the outset. In general, do not put questions to particular group members but be adroit in having every one take part.

Observe carefully the following points:

Interrupt the "speech maker" as tactfully as possible: "While we're on this point, let's hear from some of the others. Can we save your other point till later?"

Keep discussion on the track; keep it always directed, but let the group lay down its own track to a large extent.

Remember: The leader's opinion doesn't count in the discussion. Keep your own view out of it. Your job is to get the ideas of others out for an airing.

If you see that some important angle is being neglected, point it out: "Bill Jones was telling me last week that he thinks . . . What do you think of that?"

Keep the spirits high. Encourage ease, informality, good humor. Listen with respect and appreciation to all ideas, but stress what is important, and turn discussion away from what is not.

Take time every ten minutes or so to draw the loose ends together: "Let's see where we've been going." Be as fair and accurate in summary as possible.

Call attention to unanswered questions for future study or for reference back to speakers. Nourish a desire in group members for continuing study and discussion through skilful closing summary.

PAMPHLETS ON LEADERSHIP

Leaders may wish to study or refresh their knowledge of how to lead discussion groups. The following pamphlets may be of interest in this respect:

"Suggestions for Group Discussion Leaders"

"Suggestions for Group Discussion Members"

"What Is the Discussion Leader's Job?"

"How to Conduct a Group Discussion"

Circular No. 276

"How to Lead Discussions," by
LeRoy E. Bowman

"The Study Group—How to Conduct It Successfully"

"Teaching Adults by Discussions"
by Fansler

U. S. Department of Agriculture
Bureau of Agricultural Economics
Division of Program Study and Discussion

Ext. Serv. of Col. of Agriculture
University of Wisconsin
Madison, Wisconsin

The Woman's Press
New York City

National Council of Jewish Women
1819 Broadway
New York City

Division of General Education
New York University
New York City

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THE PENNSYLVANIA CONSUMER IN WARTIME

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Lessons on
Price Control and Rationing

Prepared by
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PRICE CONTROL AND RATIONING

By JAMES J. BOGARDUS

District Price Officer, OPA, Philadelphia

(2 lessons)

(This section will, of necessity, be checked and revised constantly.
Information available at nearest OPA headquarters.)

I. THE WHY AND WHEREFORE OF PRICE CONTROL (Why does the war require control of prices?)

A. *Basic Reasons for Rationing*

1. There is a scarcity of *consumer goods* because our productive efforts are directed to producing *war goods*.
(How do price control and rationing make for the equitable distribution of the sacrifices of war?)
2. There must be a fair distribution of the scarce consumer goods so that all may have enough food, clothing and shelter to carry on behind the battle lines.

B. *Reason for Scarcity of Consumer Goods*

1. Without price control, demand for consumer goods would enhance their price. This would attract capital and labor to these more profitable channels and divert men, money and materials from war work. Uncle Sam would thus not only have to bid against consumers for all he bought, thus doubling the cost of the war, but also, and far worse, he just could not get war goods made. We should have gobbled them up in the form of autos, refrigerators, fancy clothes and gadgets.

(Discuss the interdependence of industries, as illustrated by a paper book of matches: every basic industry and every basic economic process has contributed to it.)

(Discuss the relationship of "guns and butter.")

(Discuss how prices, if uncontrolled, would prevent concentration of our best efforts, men, materials and machinery on producing war goods by diversions to non-essentials.)

C. *Why Price Control Is Essential*

1. To insure a fair distribution of goods available for civilian consumption. He who has the most money could command the most goods, and the whole economy would be demoralized. Poor people and people on a fixed income would be in a desperate situation, forced to bear the whole economic burden of the war.

(How are uncontrolled prices in wartime the equivalent of an enormous sales tax on the poor; bear hardest on the poorest?)

(Discuss the high cost of living in World War I, and the subsequent deflation of values.)

II. HOW PRICE CONTROL OPERATES

- A. At first *selective* price controls were used. The prices of only certain basic commodities like iron and steel and machine tools were controlled at first, and even these price regulations failed to touch the retail establishment. This was the system until the General Maximum Price Regulations were promulgated in April, 1942.

(How is Government going about the control of prices?)

(Discuss the reasons for selective price control in the early days of the war; taking up the slack in our "Depression" economy; letting prices rise to attract men and materials quickly to war work; stimulating production.

(Discuss how rising prices can stimulate production up to a point, then working in reverse; hoarding, speculation, withholding from market to await a rise.)

- B. The General Maximum Price Regulation placed ceiling prices not already regulated, or not exempted from the Act (e. g., farm products not yet selling at 100% of parity) at the highest March, 1942, prices of individual sellers. This Regulation was effective May 11th for manufacturers and wholesalers, May 18th for retailers. Every retailer is charged by the Government to do the following things:

1. Keep a "base-period" record of his highest March prices for all commodities he handles. This record is open to your inspection during his business hours.

2. Post in a conspicuous place the "ceiling" prices on a number of items called "cost of living" commodities.
3. This regulation was designed as a temporary stop-gap and as rapidly as possible separate regulations were prepared, covering specific commodities.

(Discuss the retail "squeeze" or "lag" and how adjustments are made.)

(Discuss the things the consumer should observe when buying in a retail store; price posting.)

(Discuss how every store has its own ceiling prices, permitting variation, etc.)

(Discuss the success of the General Maximum Price Regulation in keeping down the prices of controlled commodities.)

C. Margin regulations fixed the producers' selling prices and allowed wholesalers and retailers to add definite margins over costs.

1. This system had the advantage of making prices more uniform. Variations were due to differences in freight rates, and in the number of wholesalers handling the commodity. In the case of food variations were also due to the grade or size of the retail store selling the commodity.

(Why is it necessary at times to increase the ceiling prices of producers and how would such an increase influence the price charged the consumer by the retailer, provided the wholesale and retail margins remain unchanged?)

(Why are prices more uniform under these regulations than under the General Maximum Price Regulation?)

2. While it made enforcement easier, it still made it impossible for the consumer to know exactly how much she should pay for an article.
3. This type of regulation will undoubtedly be continued for non-standardized articles. The tendency is to place standardized articles under dollars and cents ceilings.

D. Dollars and cents regulations are being rapidly instituted to cover all standardized commodities.

(Discuss the advantages of dollar and cents prices from the point of view of the consumer.)

(Why does this method of pricing work best with standardized articles?)

(What are the advantages of local dollar and cents prices in contrast to national schedules?)

(How is the enforcement problem simplified by the use of dollar and cents prices?)

1. In this way the maximum price at which an article can sell is definitely fixed and is publicized so that the consumer can know whether or not she is being overcharged.
2. Some of these, such as soap, meat and second-hand refrigerators or washing machines are fixed on a national basis, while others such as most foods, coal, petroleum products and hand laundries are fixed locally.
3. This type of regulation is easy to enforce and is easily understood by both the consumer and the retailer.

E. Direct price control is only part of a complete anti-inflation program.

(Outline a complete anti-inflation program.)

1. Increased taxes and savings are used to siphon off surplus purchasing power.
2. A contraction of credit is used to reduce installment buying.
3. The control of wages and salaries is needed to prevent production costs from rising.
4. The use of subsidies is valuable where production costs rise and it is desirable to keep retail prices from rising.

(Why are subsidies usually more economical than allowing prices to rise when producers' costs increase?)

5. The lack of the full use of these other anti-inflation measures places a tremendous burden on the Office of Price Administration.
6. The OPA is further handicapped by the fact that it cannot place a ceiling on unprocessed agricultural products until they achieve 100% of parity, i. e., the level of farm purchasing power prevailing in the 1909-1914 period.

F. The Organization of the Office of Price Administration.

1. The National Office in Washington prepares all national schedules and establishes general principles and policies to be followed.
2. There are eight regional offices throughout the United States, each covering a wide area. These offices prepare regional orders, establish regional policies and review all actions taken throughout the region so that uniformity will result.

(Contrast the functions of the regional and district offices.)

3. Under each regional office are a number of district offices. These offices cover territories varying from entire states in sparsely populated areas to a few counties in densely populated centers. They are the operating offices which put price and rationing regulations into operation in the areas they cover, maintain contact with business and with the consumer, prepare local price schedules and advise the regional and national offices on the operation of existing regulations and the need for new regulations.

(Why has the importance of the district offices increased with the introduction of dollar and cents prices? With which offices have the majority of consumers and business men had the most direct contact?)

4. War Price and Rationing Boards are established locally and operate under the supervision of the district offices. Until recently they were concerned entirely with rationing and supervised the rationing of various commodities, in accordance with the terms of the regulations. Recently a Price Panel has been established in each Board. Operating under each panel are a number of volunteers known as price panel assistants. These panels carry on surveys in their areas, advise and assist retailers, receive and investigate consumers' complaints, assist in securing general compliance with the regulations in the areas covered and advise the district offices on all price matters. The responsibilities of these panels will undoubtedly be expanded as they gain experience and become better established.

(How may War Price and Rationing Boards assist in making price control more effective?)

(How does the use of these Boards decrease the expense of price control and rationing?)

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The Act.

The General Maximum Price Regulation.

“Rationing—Why—and How” (available Washington, D. C.).

“What Wartime Price Control Means to You” (available Consumer Division—OPA, Washington).

Price Control (Research Institute of America).

NOTE: You may receive copies of the above pamphlets not otherwise designated from the Consumer Division of the Office of Price Administration.

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Lesson on
Housing our Families in Wartime

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HOUSING OUR FAMILIES IN WARTIME

By

MATTHIAS H. RICHARDS, *Philadelphia Public Schools*

and

GRACE K. NADIG, *Temple University*

(1 lesson)

I. HOUSING AND THE BUDGET

A. *Suggested Guide*

(How much should be spent for housing?)

1. Spend no more for one month's rent than you earn in one week.
2. Spend no more for one week's lodging than you earn in one day.
3. If buying, pay no more than $2\frac{1}{2}$ times your yearly income in normal times unless your wartime income allows you to make a larger down payment.

B. *When buying, the following must be considered:*

1. As a business transaction involving:
 - a. Cash value
 - b. Acquisition cost:
 - (1) Down payment
 - (2) Salesmen's commission
 - (3) Cost of searching title
 - c. Cost of financing:
 - (1) Interest rate
 - (2) Tax on mortgage
 - (3) Method of financing
 - d. Kinds of financing which can be used:
 - (1) First mortgage
 - (2) Federal Housing Administration
 - (3) Building and Loan Associations

- (4) Federal Savings and Loan Associations
- (5) Savings bank
- (6) State banks and trust companies

e. Elements of financing which must be taken into account:

- (1) Amortization
- (2) Long term mortgage
- (3) Mortgage which permits repayment before maturity without penalty
- (4) Interest rates

f. Plans for sound ownership should include:

- (1) Large equity
- (2) Liquid funds
- (3) Payments which can be carried without strain in normal times
- (4) Provision for maintenance in budget
- (5) Provision for other expenses: fuel, light, water, furnishings
- (6) Purchase price should be considered in relation to free funds after living costs, life insurance, income taxes, have been calculated.

II. DESIRABLE QUALITIES OF A GOOD INVESTMENT IN SHELTER

(What should we look for when selecting a house?)

A. *In lot:*

- 1. Sound land
- 2. Healthful site
- 3. Neighborhood
- 4. Adaptation to kind of building
- 5. Nearness to stores, schools, churches, etc.
- 6. Nearness to public transportation facilities during war-time

B. *In Building:*

- 1. Meets your requirements
- 2. Well-planned
- 3. Meets the requirements of typical housing on the market

C. *Factors Which Make It Marketable*

1. Design
2. Sound construction
3. Adaptation to future needs, bearing in mind the years after the war
4. Restrictions on use
5. Resale value

D. *Desirable Qualities of a Good Investment Should Include Comparison of Costs of Rental and Ownership*
(Shall we buy or rent a home?)

1. When buying a home, one must consider:
 - a. Purchase price
 - b. Loan costs
 - c. Title costs
 - d. Recording costs
 - e. Taxes
 - f. Water rent
 - g. Maintenance and repair
 - h. Insurance
 - i. Return on investment
 - j. Cost of shelter only
 - k. Cost of shelter plus heat
 - l. Cost of shelter plus heat, electricity, and other services

NOTE: If cost includes items other than shelter, they should be deducted from operating costs in the household budget, and the amount allocated to housing.

2. Things to be investigated in renting shelter
 - a. Location
 - b. External and internal appearance
 - c. Size and location of rooms
 - d. Heating and lighting
 - e. Laundry
 - f. Plumbing, ventilation, and sanitary conditions
 - g. Shades and awnings
 - h. Renovation and repairs
 - i. Privilege of the yard
 - j. Character of the neighborhood

III. DISCUSSION QUESTIONS

1. Why do young people often buy a more expensive home than their income warrants? Why is it necessary to consider all factors?
2. Why is it necessary to have a clear title to a property?
3. What is the purpose of recording a deed?
4. What rules should be followed in determining how much you should pay for a home?
5. What proportion of total purchase price should be considered as a minimum down payment in terms of wartime income?
6. Why should the deed be drawn in the names of both husband and wife?
7. Since buying a home is a long-term investment, is it best in your case to buy or rent during the war?

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- Facts You Should Know About Buying or Building a Home.* Better Business Bureau, Philadelphia. \$0.05
- Care and Repair of the House.* V. B. Phelan; National Bureau of Standards, Building and Housing Publications BH-15, Superintendent of Documents, Washington. \$0.15
- Finishing Your Floors and Cleaning Your Walls.* Consumer's Guide No. 37-M; Consumer's Counsel Division, Department of Agriculture. Free
- How to Judge a House (National Committee on Wood Utilization).* Nelson S. Perkins; Department of Commerce, Address: Superintendent of Documents. \$0.10

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Lesson on *Consumer-Retailer Cooperation*

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CONSUMER-RETAILER COOPERATION

By ROGER WOLCOTT

Executive Director, National Consumer-Retailer Council

(1 lesson)

I. INTRODUCTION

A. *Need for Consumer-Retailer Cooperation*

(Why is Consumer-Retailer cooperation needed because of the war?)

1. Need urgent.
2. Stoppage of production of much consumer durable goods.
3. Changes in quality of merchandise.
4. Cutting down of store services.

B. *Retailer's Problems*

(What are some of the questions retailers are asking?)

1. Will customers accept men's suits made of substitutes?
2. Will new products mean an increase in customer returns of merchandise for refund or adjustment?
3. Are my customers going to resent being asked to carry small packages?

C. *Consumer's Problems*

(What are some of the questions consumers are asking?)

1. What will next winter's coat look like? Will it keep me warm?
2. Will rugs made of part rayon stand up under the pounding an active family gives?
3. Is it really necessary for me to carry small packages?

II. CONSUMER-RETAILER COOPERATION PRINCIPLES

(On what principles should Consumer-Retailer Cooperation be based?)

- A. Each group should speak for itself:
 - 1. Only consumers can adequately state the consumer point of view on any problem. Similarly, only retailers can accurately present the retailers' position.
- B. Each group should select its own representatives:
 - 1. In no case should retailers designate the consumers who are to represent the consumer point of view or consumers elect the retailers with whom they wish to work. No "neutral" person or organization should be selected to speak for both interests.
- C. When local consumer or retail groups are affiliated with national organizations, the national organizations should be apprised of the program undertaken by the local branch.
- D. Policy-making retail executives should meet with policy-making consumer representatives.
- E. The program and activities should be evolved jointly, not initiated by one group with the other given only the right to approve it.
- F. Control should be on a fifty-fifty basis.
- G. All finances should be handled by a joint committee of equal representation. Information as to the source of income should be made available to any one interested.

III. WHAT IS THE FIRST STEP IN STARTING A JOINT PROGRAM?

- A. Organization of a policy committee, made up of representatives of consumer organizations and retail organizations.
- B. Meetings should be held frequently and regularly.

IV. SPECIFIC PROBLEMS CALLING FOR CONSUMER-RETAILER ACTION

(What specific problems call for consumer-retailer action?)

- A. To work against inflation by discouraging scare advertising, panicky buying and hoarding.
- B. To promote the efficient use of goods by:
 - 1. Stimulating distributors and producers to emphasize directions for adequate care.
 - 2. Educating consumers as to the importance of following "use instructions."
 - 3. Disseminating information as to the advantages and limitations of substitute or successor materials.
- C. To encourage more retailers to:
 - 1. Buy and sell by specification.
 - 2. Secure the cooperation of manufacturers in labeling merchandise informatively.
- D. Strive to keep the costs of merchandise and distribution on the soundest possible economic basis by reducing unnecessary store services and supporting the simplification of merchandise.
- E. To promote health through better nutrition by education regarding the importance of proper diet and the spending of the food dollar so as to obtain maximum nutritive value.
- F. To support programs protecting the consumer and business from misinformation and exploitation.

V. APPROACH TO THESE PROBLEMS (A few suggestions, not to be considered as a comprehensive program)

- A. Use of leaflet "Action Today Spells Victory Tomorrow," published by the National Consumer-Retailer Council, 8 West 40th Street, New York, N. Y.
- B. Use of resolutions to stop hoarding, etc.
- C. Use of anti-hoarding posters and booklets, exhibits, etc.

VI. THINGS WHICH CONSUMER-RETAILER COMMITTEES SHOULD NOT ATTEMPT TO DO

- A. Not include in its scope any activities which might be regarded as coming between the citizen and his government. Example: It is unwise for a local consumer-retailer committee to receive price complaints, as the government is arranging the protection of the consumer against unjustified price increases.
- B. Not take action on legislative matters.

VII. HELP WHICH THE NATIONAL CONSUMER-RETAILER COUNCIL MAY GIVE

- A. Its assistance in the organization of a local consumer-retailer committee.
- B. Its aid in planning a one-day forum which can serve as a springboard for the committee's work.
- C. Guidance as to the committee's continuing program.
- D. Educational material:
 - 1. Including a series of leaflets on problems raised by the war.
- E. Other educational material published by the Council which will be found helpful includes Informative Labeling, Informative Selling, Six-Point Consumer-Business Program in a Defense Economy, Food Labels Approved by the National-Consumer-Retailer Council, and the Textile Labels Approved by the National Consumer-Retailer Council.

VIII. WHAT IS THE CONSUMER-RETAILER COUNCIL?

The National Consumer-Retailer Council is a non-profit organization made up of national consumer organizations and national retailer organizations. Members of the Council are: American Association of University Women, American Home Economics Association, American Retail Federation, National Association of Food Chains, National Better Business Bureau, Inc., National Retail Dry Goods Association, National Board of the Young Women's Christian Associations and National Council of Jewish Women.

THE PENNSYLVANIA CONSUMER IN WARTIME

(REVISED)

Lessons on
***Homemakers' Care
of Household Equipment***

Prepared by
Sub-Committee on Adult Education of
Advisory Committee on Consumer Interests
STATE COUNCIL OF DEFENSE
COMMONWEALTH OF PENNSYLVANIA
Harrisburg

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Introduction and Directions for Setting Up Course
Homemakers' Food Problems
Homemakers' Clothing Problems
Housing Our Families in Wartime
Consumer-Retailer Cooperation
Budgeting and Wise Buying
Price Control and Rationing

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Read the Introduction to the Series carefully for information on conducting the course, selection of leadership, and award of certificates by the Advisory Committee on Consumer Interests, State Council of Defense, through the Civilian Defense County Consumer Chairman.

HOMEMAKERS' CARE OF HOUSEHOLD EQUIPMENT

By

AGNES BRUMBAUGH, *The Pennsylvania State College*

and

GRACE K. NADIG, *Temple University*

(2 lessons)

I. HOUSEHOLD EQUIPMENT

- A. All electric appliances, metal utensils, other metal equipment; sewing machines; heating systems; plumbing fixtures.
(What household goods must be cared for to make them last longer because of the war?)
- B. Proper use, cleaning, immediate repair when needed.
(How can the usefulness and life of these articles be prolonged?)
- C. Group activities in learning to repair.
(What repairs can be made at home?)
 - 1. Dripping faucets
 - 2. Toilet tanks which persist in running
 - 3. Loose doorknobs
 - 4. Window shade springs
 - 5. Patching hot water bottle or rubber sheet
- D. Proper and frequent cleaning of:
(What care should be given to prolong the usefulness and life of household equipment?)
 - 1. Vacuum cleaner
 - 2. Carpet sweeper
 - 3. Washing machine
 - 4. Refrigerator
- E. Proper oiling of
 - 1. Sewing machine
 - 2. Washing machine
 - 3. Motor of electric mixer
- F. Replacement of worn parts such as
 - 1. Filament in iron
 - 2. Small belt in vacuum sweeper

- G. Proper storage of
 - 1. Hanging mops and brooms
 - 2. Release pressure on washing machine rollers
 - 3. Racks for metal pan covers
 - 4. Racks for kitchen knives
- H. Proper cleaning of small equipment
 - 1. Pots, pans of aluminum, stainless steel, tin, enamel, cutlery
- I. Elimination of accident hazards
(How can housework be made shorter and easier?)
- J. Conservation in use of light
 - 1. Use proper size light bulb
 - 2. Keep bulbs, shades and bowls clean
- K. Conservation of fuel
(How can fuel be conserved?)
 - 1. Proper ventilation
 - 2. Proper temperature of room
 - 3. Proper regulation and care of heating system (a good furnace is essential)
 - 4. Adequate weather-stripping, storm windows and doors
- L. Prepare some cleaning agents at home as
 - 1. Furniture polish
 - 2. Floor wax
 - 3. Bleaching agents
 - 4. Stain removers
 - 5. Soap, if expedient
- M. Conservation and care of cleaning and other household supplies

II. HOUSEHOLD FURNISHINGS AND FURNITURE

(What household furnishings and furniture in particular must be cared for to make them last as long as possible?)

- A. Rugs, carpets, linoleum, floor coverings (See Appendix)
- B. Textile fibers used in furniture in draperies, curtains, bedding, etc.
- C. Mattresses, pillows, sheets, pillow cases, blankets, comforts
- D. Know of what they are made
- E. Following instructions as to their cleaning and care
(How shall we be able to get the best service from these articles? Where is information on care and use available?)

- F. Retailers and manufacturers are labeling an increasing number of their articles, giving instructions for use and care
- G. Repair them as soon as possible
(How can the activities, usefulness and life of furnishings be prolonged?)
 - 1. Reglue pieces of furniture
 - 2. Make slip covers for worn pieces of furniture
 - 3. Retie springs of upholstery
 - 4. Repair innerspring cushion
 - 5. Recane chair seats
- H. Laundering of feather and down pillows, wool and down comforts, recover pillows and comforts, etc.
(What care is needed in prolonging the life of these articles?)
- I. Airing and sunning of pillows and mattresses to regain some resiliency
- J. Turn mattresses frequently
- K. Remove stains from table and bed linen, carpets and upholstery
- L. Control and prevent destruction by moths—by frequent cleaning and airing of wool rugs, storage of blankets
- M. Cleaning of articles
 - 1. Polishing woodwork
 - 2. Shampooing rugs, upholstery
- N. Mending
 - 1. Darning tablecloths
 - 2. Repairing sheets
 - 3. Darning rugs (See Appendix on Floor Coverings)
 - 4. Turning and rehemming window shades and curtains
- O. Wood replacing metal in furniture
Rayon and cotton for woollen upholstery
Cotton felt mattresses for innerspring mattresses
Cotton pillows for feather and down pillows
(For which of these articles are alternates or substitutes available?)

III. SUGGESTED GROUP ACTIVITIES

Learn to repair:

Electrical connections, dripping water faucets, loose door-knobs, window shade springs and hems, patching hot water bottle

Preparing simple cleaning agents:

Floor wax, soap jellies from small pieces of soap, metal cleansers, stain removers, bleaching agents

Making of slip covers, draperies:

Stretching of curtains, refinishing wood, recaning chair seats, repairing springs of upholstered furniture

READINGS

Pertinent to the Preparation of a Lesson on the Care and Conservation of Household Equipment and Furnishings

LOW COST OR FREE PAMPHLETS ON CARE AND USE OF FURNISHINGS AND EQUIPMENT

<i>Title</i>	<i>Where Available</i>
Electric Vacuum Cleaners	\$0.02½ per copy BETTER BUYMANSHIP BULLETINS Household Finance Corp., 919 North Michigan Avenue, Chicago, Illinois
Household Textiles	
Kitchen Utensils	
Dinnerwear	
Furniture	
Floor Coverings	
Slip Covers for Furniture	
Farmers Bulletin No. 1873—\$0.05	
Window Curtaining—Farmers Bulletin No. 1633—\$0.10	
Furniture, Its Selection and Use—\$0.25—U. S. Dept. of Commerce	
Simple Plumbing Repairs—Farmers Bulletin No. 1460—\$0.05	Superintendent of Documents, U. S. Printing Office, Washington, D. C. Extension Division—State College of Washington, Pullman, Washington. Louisiana State University, Baton Rouge, Louisiana R. U. Blasingame Pennsylvania State College, State College, Pennsylvania Cornell University, Ithaca, New York Philadelphia Gas Works Company, Philadelphia, Pennsylvania The Hoover Company, North Canton, Ohio
Closets and Storage Spaces—Farmers Bulletin No. 1865	
Methods and Equipment for Home Laundering—Farmers Bulletin No. 1497	
Stain Removal from Fabrics—Home Methods—Farmers Bulletin No. 1474	
Housecleaning Made Easy—Farmers Bulletin No. 1180—\$0.05	
Floors and Floor Coverings—Farmers Bulletin No. 1219	
Control of Moths in Upholstered Furniture—Farmers Bulletin No. 1655—\$0.05	
Carpet Beetles and Their Control—Farmers Bulletin No. 1348—\$0.05	
Buying Electrical Equipment (includes points on care and use)	
Handyman's Book—Ext. Circular No. 135	
Home Electrification	
Household Pests and Methods of Control	
How to Take Care of a Gas Range and How to Get the Most Out of It	
How to Choose and Use the Electric Cleaner	

Title

The Care and Use of Electrical Appliances in the Home
Porcelain Enamel—Its Care and Use in the Kitchen
Places for Keeping Clothing—Circular No. 072
Furniture Renovation—Repair and Refinish—Ext. Circular No. 301
Curtains Make the Window and Practical Methods of Refinishing Furniture

Books (for leaders)

Housewifery, Halderston
Consumer Science, Hausrath
Household Equipment, Peet and Sater
Stretching Your Dollar in Wartime, Brindze
Management in Family Living, Nickell & Dorsey

Pamphlets

Take Care of Household Rubber
How to Make Your Washing Machine Last Longer
How to Make Your Refrigerator Last Longer
How to Make Your Ironing Equipment Last Longer

Where Available

Westinghouse Company, Mansfield, Ohio
Lit Brothers, Philadelphia, Pennsylvania
Extension Service, Texas A. & M. College, College Station, Texas
South Dakota State College, Brookings, South Dakota
Extension Service, Oklahoma Agr. & Mech. College, Stillwater, Oklahoma

Superintendent of Documents, Washington, D. C., October, 1942, \$1.00 per 100 copies

FLOOR COVERINGS

<i>Pile</i>	<i>Warp</i>	<i>Weft</i>	<i>Loom</i>	<i>Distinguishing Features</i>
AXMINSTER				
Wool or worsted	Cotton and Jute jute		Axminster	Soft, high piles, Oriental patterns and structure
VELVET				
Cut pile wool—worsted	Cotton	Jute or cotton	Velvet	Short, dense piles in patterned types. In broad-loom, dense piles and plain colors.
TAPESTRY				
Loop pile				
WILTON				
Cut pile, wool—worsted (2 to 6 sets)	Usually cotton	Usually cotton	Jacquard	Shortness of pile. Worsted Wilton can be distinguished from Wool Wilton by greater number of wires per square inch. Worsted fibers are stiffer and more brittle than wool.
BRUSSELS				
Loop pile, wool—worsted	Cotton	Cotton	Jacquard	
WILTON VELVET				
Worsted, 2 shot	Cotton	Cotton or jute	Velvet	Low, dense pile similar to Wilton, except not Jacquard woven.
CHENILLE				
Wool or worsted	Cotton		Chenille	Thick, wooly back.
ORIENTAL				
Usually wool, may be silk camel's hair	Generally wool, may be goat's hair or cotton	Generally wool, may be goat's hair or cotton	Oriental hand	Uneven appearance sheen. Oriental designs.

CARE OF RUGS AND CARPETS

1. Rugs should be kept clean to give long wear. The dirt and dust, constantly carried into the house, gets into the nap of the rugs. Particles of grit have sharp jagged corners. They are destructive when footsteps grind them into the wool.
2. Frequent cleaning with electric suction cleaner is important in prolonging life. Twice a week is a good schedule.
3. Brooms should be used only lightly and always in the direction of the lay of the pile. Carpet sweeper is a satisfactory means of removing surface debris.
4. To drive out imbedded particles from the back of the rug a vacuum cleaner with a beater action should be used. For home cleaning use solvents such as carbon tetrachloride—these are the only cleaners which will clean the new hard twist pile textures. Choose a recognized company when having rugs dry cleaned outside of the home.
5. Rug cushions underneath the rug or carpet make it luxurious and increase the wear expectancy.
6. Use of scatter rugs where wear is heaviest adds to the life of the main rug or carpet and need not look obvious if blended in with other furnishings.
7. Never “snap” a small rug to get dirt out. The ends are bound to fray and there is danger of parting the warp threads.
8. All pile fabrics shed a fluff or lint at first. This has no effect on the wearing qualities.
9. If tufts, long ends, or small knots, appear on the surface, do not pull them out. Clip them off with scissors.
10. For removing stains, see U. S. Department of Agriculture Bulletin No. 1474, “Stain Removal from Fabrics,” Home Methods, Superintendent of Documents, Washington, D. C.
11. For such burns as those from cigarettes, a rug repairer can remedy these by tying new tufts in, to replace the burned parts.
12. Naphthalene flakes is recommended by the U. S. Government as a guard against moths and insects that attack rugs.



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HOMEMAKERS' CLOTHING PROBLEMS

By CATHERINE DOERR, *Temple University*

(3 lessons)

I. CONSERVING CLOTHING FOR DEFENSE

A. *Need for Conservation*

1. Because of shortages

- a. Of materials
- b. Of Labor
- c. Of dyes
- d. Of shipping facilities
- e. Of machinery

In what ways is the conserving of clothing necessary for our defense?

What shortages have you experienced in your shopping?

2. Needs of the armed forces

- a. Wool, for clothing
- b. Silk, for parachutes
- c. Nylon, for parachutes
- d. Rayon, for parachutes
- e. Cotton, for clothing, gunsacks, tents, duffbags, etc.
- f. Dyes

What clothing and fabrics are the armed forces using?

Compare the wool production, for instance, with the combined needs of the armed forces and the civilian population.

Same with other fabrics.

3. Rationing of Clothing in America

a. Methods of handling—

(Possibly like sugar so that the allowance will depend upon the individual supply on hand)

With the rationing of clothing what problems would confront us?

What do you think would be an adequate supply for each person?

b. Clothing rationing allowances now in force in England and Germany

Compare the clothing allowances in England and in Germany with what you consider adequate.

How do these figures compare with the supplies of clothing you are in the habit of purchasing?

How can you and your family plan your clothing now so as to be more adequately prepared if rationing comes? Is hoarding the answer? Why not?

B. *Ways of Conserving Clothing*

1. Better buymanship of new clothing
2. Care of clothing now in service
3. Putting back into service outmoded or out-worn clothing

II. BETTER BUYMANSHIP OF NEW CLOTHING

A. *Clothes as a Long Term Investment for the Duration*

1. Quality and durability of fabric

- a. Weave
- b. Thread count
- c. Seam slippage
- d. Color fast to sun, laundry, cleaning
- e. Guarantee against shrinkage
- f. Workmanship

If you are buying a dress to outlast the duration, what qualities would you want the fabric to possess?

2. Workmanship

- a. Straight and even stitching
- b. At least 16 stitches to the inch
- c. Seam finish if fabric tends to fray
- d. Buttonholes sufficiently reinforced
- e. Adequately reinforced where necessary

What qualities of workmanship would you want that dress to possess?

3. Style and Cut Important

- a. Simple style so as not to tire of it
- b. Simple cut and style easier to care for
- c. Not cut up in small pieces which prevents remodeling
- d. Simple ornamentation which can be removed and other accessories added
- e. Basic dress and basic color important
- f. Cut on grain
- g. Amply cut for ease of movement
- h. Not too fitted to provide for easy adjustment in case of loss or gain of weight

What style garment would you consider practical to last for the duration.

What colors would you consider practical for a long period of wear?

Could one apply the "basic dress" idea to other garments in the wardrobe—perhaps a basic coat or a basic hat?

4. Clothes That Do the "Job"

- a. Necessary that clothes be utilitarian. (If a winter coat, then it must be so constructed in fabric, lining, and inner lining to do the job you intend it to do for you—that of keeping you warm.)

In a winter coat, for instance what do you want the coat to do for you?

How would you go about getting it?

- b. Pockets desirable in some utilitarian clothing to supplement the use of a handbag. A collar with a hood for a head covering is a consideration
- c. Work clothing must also be utilitarian:
 - (1) Sturdy fabric
 - (2) Simple cut
 - (3) Easy to put on and take off
 - (4) Easy to care for
 - (5) Protect wearer where necessary
 - (6) Clothes that are safe around dangerous machinery, no extra flaps to catch and pull one into machinery
- d. Shoes must be durable, practical and comfortable
(Here leader review how to buy shoes)
- e. Special commercial finishes such as Zelan and Cravanette, etc., should be considered in utilitarian clothes

If you were buying a purely functional garment, what features would you consider necessary?

If you were to be conscripted for work on a farm, what clothing would you wear and what qualities would you want it to possess?

For factory work?

How can one be sure of getting these qualities when buying shoes?

What special finishes on garments have you worn and consider desirable?

III. SUGGESTIONS FOR BETTER BUYMANSHIP UNIT

- A. Leader could cooperate with the local store in securing fabrics showing good and bad buys, exhibits of work clothes, etc.
- B. Group might bring in pictures of clothing that they would consider ideal "duration" garments, and, of course, embodying all the features mentioned.
- C. Group might bring in glaring example from their own or family wardrobes which were outstanding mistakes or successes.
- D. Having a chart showing good informative labels in comparison with those which are of no help to the consumer.

1. *How Can the Consumer Help Herself to Be a Better Buyer in Wartime*

- a. Reading and understanding labels for:

- (1) Kind of yarn used
- (2) Color, fastness to cleaning, laundry and sun
- (3) Shrinkage
- (4) Weave
- (5) Recommendation for care and saving them for reference on wash day

What do you usually want to know about a fabric? or a garment before you buy it?

What helps and other aids do stores and manufacturers give the customer?

- b. Having a knowledge of Federal Trade Com. rulings

Are you in the habit of trusting the salesgirl's word completely?

c. Knowing the simple fiber, identification test by burning.
(Leader demonstrate this)

d. By cutting the cost to the retailer by:

- (1) Carrying small packages
- (2) Ordering less often and in larger quantities
- (3) Paying cash
- (4) Reducing returns, buying right the first time

e. Avoid hoarding, buying only that which is necessary

How has the government helped the consumer?

How can you help the retailer serve you in times like these?

What are the hazards and dangers of hoarding?

IV. CARE OF CLOTHING NOW IN SERVICE

A. *Care*

1. Brushing
2. Airing
3. Placing of shoulders on hangers, use of shoe trees
4. Alternating wear with another garment
5. Protecting with dress shields, aprons, cloth across the back to protect garment from body oils
6. Remove spots immediately
7. Press regularly on the wrong side
8. Mend rips as soon as possible
9. Do not allow garment to get too soiled

What do you do to care for your clothing every day? What more could you do to prolong the life of them in your everyday care?

What sins of omission have you committed in the past that have had sad results in your clothing?

B. *Laundering*

1. Mild soap, tepid water, careful handling
2. Extra precautions necessary for each of the fibers
3. Care of colors and figured materials
4. Rules for determining whether a garment is washable:
 - a. Weave
 - b. Color
 - c. Cut of garment
 - d. When in doubt
 - (1) Refer to label
 - (2) Try a piece, perhaps a corner of the belt
 - (3) Send to dry cleaner
5. Handling of foundation garments, hose, gloves, etc.

What general laundry rules apply to the laundering of all fine clothing, and the special care of each?

What characteristics in each of the fibers must be considered in laundering? How must each be handled?

What experience have you had in laundering a printed dress?

How do creped fabrics react in water?

C. Drycleaning

1. Label garments for the dry-cleaner as to type of fabric, nature of spot, and cleaning information given on label at time of purchase
2. Check garments for shrinkage or stretching when returned from cleaners
3. Home drycleaning
 - a. Avoid explosive solvents, there are some "safe" dry cleaning agents on the market

What information could you give the drycleaner that would help in the cleaning of your garment?

D. Stain Removal (Note: Appended Chart on Stain Removal)

1. The techniques and principles of simple stain removal (a demonstration by the leader or some specialist would be very helpful)

What experiences have you had in stain removal which have guided you in knowing what to do, or what not to do?

E. Mending

1. Invisible
2. Patch
3. Liquid thread
4. Mending tissues (works on the vulcanizing idea with a hot iron during the fusing)

V. PUTTING BACK INTO SERVICE OUTMODED AND OUTWORN CLOTHING

A. Making over discarded or unwearable clothing

1. Reasons for not wearing
 - a. Out of style
 - b. Dislike, or tired of
 - c. Unbecoming lines
 - d. Unbecoming or faded colors
 - e. Need for refitting
 - f. Too tight
 - g. Too short

Do you have clothing in your closet now that you are not wearing? What are their disabilities that keep you from getting your wear out of them?

What can you do with them to put them back into service?

2. Practicability of remodeling

What things must one take into consideration before remodeling?

B. Making use of scraps (The British have developed many ideas for their use)

1. Patch work quilts
2. Patch work clothing
3. Slippers
4. Caps, bonnets
5. Mittens

C. Making clothing warm enough

(This will gain in importance if the wool shortage becomes more acute, and the reduction of fuel for heating buildings and homes.)

1. Quilted garments

- a. Use cotton sheet wadding as the filler in clothing (or outing flannel)
- b. Small scraps of wool sewed together for padding
- c. A discarded, moth eaten, faded sweater for inner lining
- d. Chamois linings
- e. Leather gloves ripped apart and sewed together for lining

D. Further salvaging suggestions:

1. Automobile upholstery into clothing such as: coats, suits, jackets, bath robes, snow suits, skirts, caps, etc.
2. Sugar and flour sacks into shorts, children's underwear, pajamas, dirndles, play clothes
3. Sweater into smaller sweaters, cardigans, caps and mittens
4. Draperies into house coats, breakfast coats, beach robes
5. Men's suits into ladies suits and slacks
6. Men's overcoats into sport coats and snow suits
7. Men's shirts into children's underwear, shorts, blouses, aprons
8. Suits into smaller suits, dresses and hats
9. Slips into petticoats, linings, panties
10. Blouses into collars and dickies
11. Sheets into interlinings, children's garments, dirndles, playclothes
12. Terry cloth towels into shower slippers, bibs, child's bathrobe

SUGGESTIONS—For Laboratory classes in which all members participate

1. Hold a clothing remodeling clinic where each member of the group might bring in an out moded garment for suggestions and ideas from the group as to how best to make it over and utilize the material.
2. Hold an exhibit of salvaged clothing made by the British War Relief Society, 1511 Walnut Street, Philadelphia. It would serve to stimulate a great deal of thought and interest in the salvaging of materials and clothing.
3. As a grand finale, an exhibit of clothing conservation projects carried on by individuals of the group.
4. Both the above mentioned exhibits might be displayed in a local store to create a more widespread interest in the need for salvaging.

REMOVING STAINS FROM COTTONS AND LINENS

WARNING—Never allow a stain to remain, thinking to remove it in the indefinite future—deal with it while it is fresh.

COFFEE STAINS—Hold tightly and smoothly over a bowl, or stretch in an embroidery frame, so the stained portion is covered in the smooth space. Pour boiling water through, holding water at some height to give force to the fall of water. Repeat this several times, or till stain disappears.

CHOCOLATE STAINS—Sprinkle the stain with powered borax, soak in cold water for twenty minutes and then treat same as coffee stain.

PEACH STAINS—Cover stain with wet salt and let stand for twenty-four hours before washing in lukewarm water.

OTHER FRUIT STAINS—Soak in milk for an hour or two, then pour through boiling milk or boiling water as in treatment of coffee stain.

EGG STAINS—Soak in cold water until removed.

GREASE STAINS—Should be immediately removed with such solvents as benzine, naphtha, ether or chloroform. They are all inflammable except chloroform.

IRON RUST STAINS—Cover stain with salt and lemon juice, spread in the sun, and continue to moisten with lemon juice till stain disappears.

BLOOD—Wash in Ivory Soap and cold water and cover with a paste of starch and water.

CANDLE AND WAX—Place blotting paper on spot and rub with hot iron, changing paper often.

CREAM AND MILK—Wash immediately with cold water.

GRASS—Wash in naphtha soap and warm water. Apply ammonia and cold water at once.

INK—Use either a special eradicator that may be bought, or soak in milk or salt and lemon juice.

MEAT JUICE—Wash first in cold water, then in soap and cold water.

MEDICINE—Soak in alcohol.

MILDEW—Soak in preparation of chloride of lime made by mixing 1 tablespoonful in 4 quarts of water until mildew disappears. Rinse several times in clear water.

PAINT—Rub stain on wrong side with benzine or turpentine

SCORCH—Put cloth immediately in sunlight. Do not wet it.

TEA—Spread stained section over bowl. Pour on glycerine and follow with boiling water.

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TRICKS FOR EASY IRONING—No. 575		
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READ YOUR LABELS		
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YOUR CLOTHES		
YOUR COSMETICS		

THE PENNSYLVANIA CONSUMER IN WARTIME

(REVISED)

Lessons on Homemakers' Food Problems

Prepared by
Sub-Committee on Adult Education of
Advisory Committee on Consumer Interests
STATE COUNCIL OF DEFENSE
COMMONWEALTH OF PENNSYLVANIA
Harrisburg

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Price Control and Rationing

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HOMEMAKERS' FOOD PROBLEMS

By IRENE McDERMOTT

Pittsburgh Public Schools

(3 lessons)

1. SUPPLY, DEMAND, AND NATIONAL RESPONSIBILITY CHANGE OUR BUYING HABITS

A. *Cause of shortage for civilian use*

(Why is it necessary for us to change our buying habits?
What is the cause of shortages?)

1. Exports to our Allies
2. Reduced imports
3. Increase in food needs for men in armed forces
4. Reduction in farm labor and equipment

B. *Effects of shortage*

(How do shortages affect us?)

1. Rationing (rapid change of commodities, keep up to date)
 - a. Causes
 - b. Effects
2. Priorities
 - a. Causes for priorities
 - b. Effect upon food supply
3. Hoarding
 - a. Causes of hoarding
 - b. Effect upon consumer price
 - c. Rumors and propaganda
 - d. Shopping from one store to another

C. *Need for use of substitutes or alternates*

(Why are substitutes and alternates necessary?)

1. To meet shortages
2. To meet high prices

D. *Aids for the consumer*

(How can the consumer be aided?)

1. Governmental
 - a. Federal
 - (1) Department of Agriculture
 - (2) Department of Interior

- (3) Department of Commerce
 - (4) Office of Price Administration
 - (5) War Production Board
- b. State
 - (1) Weights and measures control
 - (2) Food and drug enforcement
 - (3) State Department of Health
 - (4) Committee on Consumer Education of the Consumers' Interests Committee of the State Council of Defense
- c. Local
 - (1) Consumer centers
 - (2) Localities differ—stress “what you have” and “what you need”
- 2. Professional organization publications
 - a. American Medical Associations
 - b. American Home Economics Association, etc.
- 3. Private research and testing bureaus
 - a. Consumer Research
 - b. Consumer Union—Bread and Butter
- 4. Business organization publications
 - a. Better Business Bureau
 - b. Household Finance Corp.
 - c. Various canning and packing companies
- 5. Current publications
 - a. Magazines
 - b. Newspapers
- 6. Radio programs
 - a. Consult your local stations for information

II. FOOD MARKETS AND MARKETING

- A. Points to consider when selecting a market or markets:
(What shall we expect of our markets?)
 - 1. Provides variety and quality
 - 2. Has fair prices
 - 3. Is sanitary
 - 4. Is easily accessible
 - 5. Has intelligent, honest and courteous personnel
 - 6. How food is handled (refrigeration, etc.)
- B. Advantages and disadvantages of various types of markets

III. PLANNING FOR GOOD NUTRITION

(Why is a knowledge of nutrition important to every consumer?)

- A. Nutrition background knowledge
 - 1. General facts of human nutrition
 - 2. Importance of nutritional knowledge when buying family food supply
 - 3. Minimum, moderate and liberal nutritional diets
- B. Importance of daily balanced meals
 - 1. Adequate hot breakfast
 - 2. Adequate lunch for child, worker, homemaker
 - 3. Adequate dinner
- C. Food expenditures of the family
 - 1. Factors which determine
 - a. Personnel of family
 - b. Income level
 - c. Likes and dislikes of family
 - d. Racial and religious customs, etc.
- D. Food needs
 - 1. Food essentials
 - 2. Major functions
 - 3. Sources

NOTE: See appended chart on *Vitamins*

IV. HOW TO BE AN INTELLIGENT BUYER OF FOODS

(How can we buy food more intelligently?)

- A. Good general buying practices
 - 1. Buying in bulk—when and what?
 - 2. Watch price specials
 - 3. Watch seasonal price changes
 - 4. Check your weights and measures
 - 5. Government grading
 - 6. Planning ahead
- B. Victory food specials
- C. Agricultural commodities
- D. Value of:
 - 1. Labeling
 - (What is the value of labeling?)
 - a. Descriptive
 - b. Grade
 - c. Performance
 - d. Just a label
 - 2. Grades
 - a. Government
 - b. Producer

3. Brands
4. Standards
 - a. Government
 - b. Producer
5. Value of publicity (news items and advertising)
 - a. Newspapers
 - b. Neighborhood merchants
 - c. Radio
 - d. Magazines
6. Food legislation
 - a. 1906 law
 - b. 1938 law
 - c. Need for better protection in some communities
7. Price control
 - a. What it means to food buyers
 - b. Foods included
 - c. Effect on our purchasing power

V. HOW TO BUY FRUITS AND VEGETABLES

(What are our guides in buying fruits and vegetables?)

- A. Fresh
 1. Selection
 2. Care of in the home
 3. Cooking methods to eliminate waste
- B. Frozen
 1. Selection
 2. Care of in the home
 3. Comparison of cost and nutritive value
- C. Canned
 1. Selection
 2. Standard sizes of containers
 3. Cost in relation to size of container
 4. Evaluation of label
 5. Recent legislation on food canning
 6. Save all food cans
- D. Dried
 1. Selection
 2. Cost in relation to canned
 3. Nutritive value compared to fresh and canned
 4. Dried as an alternate for canned

VI. HOW TO BUY MEAT, FISH, POULTRY

- A. Grading and inspection
 1. Government
 2. Producer

- B. Cuts of meat
 - 1. Cost—why
 - 2. Nutritive value
 - 3. Selection
 - a. Characteristics as quality guides
- C. Local production
- D. Seasonal meats
- E. Fish supply
 - 1. Where
 - 2. Seasons for various kinds
 - 3. Selection
- F. Grading of poultry
 - 1. Dressing
 - 2. Fresh and frozen
- G. Comparison of cost of meat, fish, and poultry in relation to nutritive value
- H. Meat substitutes and meat extenders (demonstrate)

VII. HOW TO BUY DAIRY PRODUCTS

(How can we be guided in the buying of dairy products?)

- A. Milk and cream
 - 1. Kinds
 - a. Fresh
 - b. Dried
 - c. Evaporated
 - 2. Federal, state and local control
 - 3. Use of canned and dried whole milk (demonstrate)
- B. Cheese
 - 1. Kinds
 - 2. Food value
 - 3. Cost
 - 4. Use in menu
- C. Eggs
 - 1. Grading
 - 2. Care
 - 3. Cooking methods
 - 4. Use as a meat substitute
 - 5. Dried eggs (how to use them)

VIII. HOW TO BUY FATS AND OILS

(How can we be intelligent when buying fats and oils?)

A. Butter

1. Grading and standards
2. Substitutes and extenders (demonstrate)

B. Margarine

1. Kinds
2. Coloring legislation

C. Lard

D. Vegetable fats

1. Crisco, Spry, Snowdrift, etc.

E. Salad and cooking oils

F. Cost comparison in relation to nutritive value

G. Suggested substitutes and alternates

H. Fat salvage (see bibliography)

IX. HOW TO BUY CEREAL GRAINS AND PRODUCTS

(How may I know about buying cereal grains and products?)

A. Flour and flour products

1. Kinds

- a. Enriched
- b. Stabilized
- c. Whole wheat
- d. Soy bean
- e. Graham
- f. Rye
- g. Corn
- h. All purpose
- i. Pastry
- j. Cake
- k. "Prepared" mixes

2. Nutritive value vs. cost

B. Cereals

1. Kinds

- a. Cooked
- b. Uncooked

C. Bulk vs. package buying

D. Cost comparison

E. Use of the less familiar flours in our daily menu planning

X. BREADMAKING DEMONSTRATION

XI. HOW TO BUY SWEETENERS

(How can I use alternates and substitutes necessary because of sugar rationing?)

- A. Sugar. Each product: Source? How grown?
- B. Syrups
- C. Molasses
- D. Honey
- E. Sorghum
- F. Adaptation in food preparation
- G. Equivalents and how to make substitutions in *your* recipe (demonstrate)

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THE VITAMINS

<i>Vitamins</i>	<i>Occurrence</i>	<i>Properties</i>	<i>Chief Functions</i>
Vitamin A	Cod liver oil, halibut liver oil, and other fish liver oils, green leafy vegetables, yellow vegetables, liver, eggs, milk, butter, apricots, yellow peaches, oranges, and bananas.	Fat soluble. Has general physical properties of an alcohol. In absence of air is quite stable at high temperatures; readily destroyed on exposure to air or light.	Promotes growth. Aids in maintaining resistance to infections in surfaces of breathing or respiratory tracts. Aids in maintaining high accuracy of vision and adaptability to semidarkness. Necessary to proper formation of teeth.
Vitamin B ₁ (Thiamine Hydrochloride)	Yeast, whole grains (germ and outer layers of seeds) pork, liver, organs and muscles of many animals, nuts, eggs, legumes, and most vegetables.	Water-soluble. Stable when dry. Unaffected by exposure to light or air, but sensitive to alkali. Thermolabile.	Promotes growth. Essential for utilization of carbohydrates. Maintains and stimulates appetite and normal intestinal function. Essential for proper nerve function. Essential for reproduction and lactation. Specific for the nutritional deficiency disease, beriberi.
Vitamin B ₂ (Riboflavin, G.)	Yeast, milk, liver, wheat germ, eggs, cheese, leafy green vegetables, peas, lima beans, organs and muscles of many animals.	Water-soluble. Thermostable. In alkaline solution deteriorates rapidly on exposure to light.	Promotes growth. Prevents lesions of the lips, cracks at the angles of the mouth and other facial lesions. Prevents certain abnormal changes in the eyes which result in failing vision.
Nicotinic Acid Nicotinamide	Yeast, liver, wheat germ, milk, organs and muscles of many animals, and several leafy green vegetables.	Water-soluble. Thermostable.	Effective against the deficiency disease, pellagra, in which the skin, alimentary tract and nervous system are affected. Prevents black-tongue in dogs.

THE VITAMINS (Continued)

<i>Vitamins</i>	<i>Occurrence</i>	<i>Properties</i>	<i>Chief Functions</i>
Vitamin B ₃ (Pyridoxine)	Yeast, liver, tilkitiki, rice bran, wheat germ, and crude cane molasses.	Water-soluble. Thermostable.	Precise role in human nutrition not yet established. May be involved in certain muscular disorders and muscular diseases. Inadequate supply causes dermatitis in rats and anemia in dogs.
Pantothenic Acid	Yeast, liver and other tissues, wheat germ, crude cane molasses, rice bran, egg yolk, and wheat bran.	Water-soluble. Thermostable.	Significance in human nutrition not yet established. Necessary to prevent dermatitis in chicks. Inadequate supply causes hemorrhagic adrenals in rats and depigmentation or graying of fur in black rats.
Vitamin C (Ascorbic Acid)	Oranges, lemons, tomatoes, grapefruit, fresh strawberries, raw cabbage, green peppers, and other fresh vegetables and fruits.	Water-soluble. When dry is reasonably stable, but rapidly deteriorates in aqueous solution on exposure to air. Gradually darkens on exposure to light.	Prevents scurvy. Essential for growth and maintenance of normal bones and teeth. Essential for proper healing of wounds. Inadequate supply may result in anemia, hemorrhage, pyorrhea, and certain gum conditions.
Vitamin D	Cod liver oil and some other fish liver oils, eggs, butter, and milk.	Fat-soluble.	Prevents rickets in infants and softening of the bones in adults. Plays important part in formation of teeth and maintenance of their normal structure. Essential for proper utilization of calcium and phosphorus.

THE VITAMINS (Continued)

<i>Vitamins</i>	<i>Occurrence</i>	<i>Properties</i>	<i>Chief Functions</i>
Alpha-Tocopherol (Vitamin E)	Wheat germ oil, cottonseed oil, and leafy green vegetables.	Fat-soluble. Is oxidized in presence of air and decomposes upon irradiation with ultraviolet light. Is stable if stored in glass in absence of air and should be protected from strong light and extreme heat. Is rendered inactive by contact with iron and lead.	Exact function in human nutrition not yet known. May be involved in some cases of muscular derangements and nervous disease. Essential for normal pregnancy in the rat. Proof of indispensability in human reproduction not universally accepted.
2-Methyl-Naphthoquinone (Vitamin K Active)	A pure chemical compound which exhibits marked vitamin K activity. Has not been isolated from foodstuffs.	Fat-soluble. Stable in air and moisture when protected from light. Decomposed by alkalis.	Essential to ensure formation of a substance necessary for clotting of blood within normal time limit, and hence necessary to prevent hemorrhage.

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(REVISED)

Lessons on Budgeting and Wise Buying

Prepared by

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BUDGETING AND WISE BUYING

By

EDWARD G. CORNELIUS, *Bucknell University*

and

GRACE K. NADIG, *Temple University*

(2 lessons)

I. BUDGETING

A. Careful planning necessary because of the war

1. To meet increased taxes
2. To meet increase in living costs
3. To buy more Government bonds

(Why should every one study the family's finances more carefully now? In other words, why should we budget our money?)

B. In a government publication, "Rural Family Living," it is suggested that all families should make a new plan for management of resources following five general rules:

1. Put aside more of income for taxes, debt payment, and savings than in 1941
 - a. Families with incomes so low they will not have to pay an income tax will have to pay increased excise taxes and perhaps sales taxes.
 - b. Purchases of war stamps and bonds should be increased. Even the low-income family will want to buy stamps so that it may have a part in helping to finance the war.
2. Spend less for family living than in 1941
 - a. Review your ways of using money, and make new plans to meet the new situations.

- b. Reduce outlays below what they were in 1941, unless your income is too small to provide for both wholesome living and savings. This does not mean giving up what the family needs to be healthy, but does mean giving up some comforts. If purchases of families are curtailed, more factories can be used for producing war goods. In addition, families can spend more for defense bonds and stamps.
 - c. Stretch dollar by wise buying.
 - d. Use credit carefully.
3. Make the most of what you have
- (How may families supplement the money budget?)
- a. Use family skills, making some things at home instead of turning over the job to factories. Do home baking and canning. Clothes, curtains and other furnishings can be made if mother or daughter is handy with her needle. Make toys and games for children.
 - b. Fight waste. Do not throw away anything that can be used. Use leftover food in soups, salads, or other dishes. Remodel clothes. Be sure that your stove does not waste fuel. Save electricity by turning off lights. Save paper, rubber, and metal and turn them over to local defense agencies.
 - c. Lengthen the life of the things you have. Mend clothing, furniture, and equipment as soon as repairs are needed. Cooperate with neighbors in the use of automobiles.
4. Watch the hours and minutes
- a. Time for the Nation's job of homemaking will be scarcer than in 1941. Many wives and daughters will spend time in war work. For some, opportunities for service will come through work with community organizations, such as the Red Cross.

- b. Tasks within the home will be heavier, too, even though there is less time for them. Finding short-cuts, deciding what to do and what to leave undone will be an important part of the family's job of management during the war.

5. Keep healthy and happy

- a. Watch your family's food, wholesome meals make for health.
- b. See that the members of the family have plenty of rest and sleep to keep them fit in busy days.
- c. Let good times remain an important part of family living. Fun need not be expensive.
- d. Remember that affection and a calm, happy home are even more needed in these times of stress and strain than in pre-war days.

C. A budget is a plan of spending based on estimates of income and expenditures

D. Steps in planning a budget

- 1. Decide on the length or period for which the income will be budgeted, one year is the usual period.
- 2. With the past year's expenses as a guide, divide this year's income among the items for which money was spent last year.
 - a. If the total of past expenditures is greater than the present income, cut down the amounts spent on the less essential budget items.
 - b. If the total is less, place excess income where it is most needed, savings, repairs on house, etc.

3. When all items for which money is spent are cared for, keep a permanent record of expenditures. (A notebook and pencil kept in the purse and one on the kitchen wall will be a convenience for a temporary record.) Keep the permanent record in a form easy to use: a card index, an inexpensive notebook, or an account book, of which there are several kinds available.
 4. Make every item clear—i. e., electricity for October, not merely electricity.
 5. Check the records at least once a week to insure against spending more than the allowance for one or more items.
 6. Change the budget from time to time as the occasion demands. A budget must be flexible to be of any real value.
- E. The items included in budgets will vary to some extent. However, there are some which will be included in every budget.
1. Food
 2. Clothing
 3. Housing
 4. Operating expenses:
 - Fuel—cooking and heating
 - Light
 - Refrigeration
 - Cleaning supplies
 - Laundering
- May include:
- Telephone
 - Janitor
 - Maid service
 - Fire and theft insurance on household furnishings
 - Stamps and stationery

5. Savings

Insurances, annuities, savings accounts, B. & L., war bonds and stamps, etc.

6. Development (which may include) :

a. Health

Medical and dental care

Hospitalization

b. Recreation

Newspapers, magazines, books, movies, theatres, concerts, vacations, etc.

c. Gifts, charity, church

d. Education

e. Furnishings and equipment

f. Personal care

(An allowance should be given to each member of the family)

g. Transportation

(This may be divided between housing, if commuting is necessary, and operating expenses)

h. Taxes

(Except those on house which should be considered part of housing cost)

F. There is no set rule for determining number of items in a budget. There may be as many or as few as one wishes, depending on:

(How is the number of budget items determined? On what will the division of the income among the budget items depend?)

1. Amount of income

2. Number of persons for whom the income is to be spent

3. Age of the members of the family
4. Health of the members of the family
5. Standard of living of family
6. Occupation of wage-earner
7. Climatic conditions
8. Location of home, i. e., type of community, whether rents are comparatively high or low; nearness to business and schools; accessibility to stores, recreation centers, churches, etc.
9. Market conditions (cost of living)
10. Knowledge and ability of husband and wife to handle money
11. Willingness on part of family members to cooperate in planning and keeping a budget

II. BUYMANSHIP

(What do you want for your money? Do you get your money's worth? Whose word do you take? Do you get all you pay for? Do you get more than you want?)

- A. After the income has been budgeted and a plan for keeping records has been set up, it is time to concentrate on buying wisely.
- B. Best in so far as quality, quantity, and personal satisfaction is concerned that your money can buy.
- C. The lessons in this series on food, clothing, housing and furnishings offer suggestions on learning how to get your money's worth.

- D. Do you ever have goods delivered to your home? Do you ever charge things? Do you ever buy things which you think are sold in too fancy and expensive a package? Do you ever return goods? Make a list of all the services and conveniences your stores offer without charge. What do you think they cost the stores? Would you rather go without these services and conveniences if you could get your goods cheaper? What do your merchants tell you when you say you would rather get goods for less money and go without these services?
- E. Make a list of everything on which you are now making installment payments. What price would you have paid for each if you had paid cash at the time of purchase? How much will you have paid for each when they are finally yours? What rate of interest are you paying for the privilege of buying on time? Is that privilege worth its cost? If you budgeted more carefully, could you usually pay cash instead of buying on time? Is there any loan company in your town that makes personal loans? What rate of interest does it charge? Is there a credit union in your town? What rate of interest does it charge? Are there any advantages in being a member of a credit union?
- F. Compare with a neighbor of yours the prices you and she pay for one food, one piece of clothing, a piece of household furniture, a cosmetic, a medicine. If you pay different prices, is it because you get different quality? Is it because you shop in different stores? Does one store offer more services than the other? Do you buy in quantity every time you can? Do you shop around before you buy? Do you buy only on "bargain days"?

Suggestions for Class Discussion

I. Compare the cost of heating the homes of members of the class, and discuss the reason for variations in cost. Have similar comparisons for other items such as taxes, rent, possibly food costs, etc.

II. Discuss the effect of newspaper, magazine and radio advertising on the buying habits of the class members.

III. Discuss the advantages and disadvantages of telephone and personal shopping; buying at the different kinds of stores, such as independent, chain, mail order, cooperative, department and specialty store.

IV. As a preliminary to these discussions, the members of the group might be asked to make mental notes of their buying habits before coming to the meeting at which they are to be discussed.

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Classification for Accounts

1. Income
Salary, wages, professional earnings, dividends, rentals, commissions.
2. Savings
Cash on hand, bank account, money in business, life insurance, payments on home, securities, war stamps and bonds.
 $\text{Income} + \text{savings} = \text{amount available for expenses.}$
3. Food
4. Shelter
Rent, interest, taxes, insurance maintenance.
5. Clothing
New, upkeep, and repair of old.
6. Operating
Gas, electricity, water, telephone service, fuel, domestic service, equipment and upkeep, automobile (or in department by itself), personal allowances, income tax, insurance, fire insurance on furniture.
7. Advancement
Medical and dental service, benevolence and gifts, magazines, books and newspapers, amusements and vacations, education.
8. Taxes
Victory, income, etc.

A METHOD OF DETERMINING FINANCIAL STANDING OF FAMILY

Owned

Cash in bank or on hand	.....
Cash value of insurance	.....
Accounts owed us	.....
Securities owned	.....
Personal property	.....
Real property	.....
Total		.....
<i>Owed</i>		
Accounts we owe	.....
Notes we owe	.....
Mortgages	.....
Total		.....
Present worth		.....

